

Ballroom Dancer is Inspired to Keep Moving—Megan Riggs' Story

Part 1: Finding the Right Tools

From the front of a classroom at the senior center where she teaches Zumba, Megan Riggs watched one of her students approach. Deliberately, Mrs. J. made her way through the room full of participants as they chatted and caught up on the week's events. It had been six weeks since the class was introduced and already something had changed. Together, they cultivated an energy that wasn't there when they began. Mrs. J. was glowing. Between the sweat on her brow, the color in her cheeks and the smile that engaged her features, Megan could see a light had been ignited. Mrs. J. patted her neck with a towel and said, *"I didn't think I would be able to do this class with my health the way it's been. Now I know I need to do it. Would you consider teaching more classes?"*

The request came as a tenth class was added to Megan's roster. Her new business, Dance4 Life & Health, LLC, provides a range of fitness classes for seniors who want to adopt a healthy lifestyle. It is growing faster than she expected. Megan reflected on how lucky she is to be earning money doing something that makes her feel alive. It is a personal achievement few can claim, and one she would not have imagined possible six years earlier.

Endurance

In 2008, clinical depression robbed Megan of the energy and momentum that she needed to thrive. When she became sick, she lost her job and struggled financially. Depression afflicted Megan with fatigue, body aches, sleep disturbance, weight gain, and a sense of hopelessness that made it hard to function. It was a horrid experience; one she did not want to repeat. But she knew with a chronic illness like depression, her symptoms were likely to return.

Along with Megan's personal trials came a side-dish of wisdom. Her experience with treatment and the role of employment in her recovery gave her insight into the connection between emotional well-being and physical health. It is a truth so fundamental for her that she



developed a passion for helping people reap the benefits of a productive, healthy lifestyle.

"If illnesses keep people from getting out and being socially engaged, they can become isolated," she explains. "I help seniors strengthen their hearts and tone their bodies while building relationships."

For someone with a debilitating illness, getting out of the house is no simple matter. Megan's story illustrates what it is like to live with a chronic condition. The road to recovery is littered with relapses and obstacles that make people want to give up. Those who learn from their setbacks and develop tools that help them through the

next set of challenges end up in a better place. With good treatment, and a structured day, Megan was able to develop the tools she would need for long-term recovery.

Employment Toolbox: Ticket to Work and Work Incentives

When Megan was unable to work in 2008, she began receiving Social Security Disability Insurance (SSDI). SSDI allowed her to focus on getting the treatment she needed to reach the next step in her healing process. When she was feeling better, Megan had a strong desire to go back to work. But she was concerned about what would happen if her symptoms recurred. Giving up SSDI felt like a substantial risk.

Megan needed help understanding how work would affect her disability benefits. She decided to visit Social Security's Work Site online at www.socialsecurity.gov/work, and read about rules called Work Incentives. Work Incentives make it easier for adults with disabilities to explore work and still receive health care and some cash benefits from Social Security. Megan was able to test her ability to work during a nine month "Trial Work Period" (TWP), while still receiving cash benefits. After the TWP ends, a 36-month "Extended Period of Eligibility" (EPE) begins. During the EPE, most people with a disabling

impairment get benefits for months in which they earn less than \$1,070 (Social Security's definition of "Substantial Gainful Activity"). Social Security disability beneficiaries (age 18 through 64) are also eligible to receive employment support services through the Ticket to Work program. Authorized providers known as Employment Networks (ENs) and State Vocational Rehabilitation agencies provide these services for free through the program.



Clinical Depression

Clinical Depression is a medical illness that affects one's thoughts, feelings, behavior, and physical health. It is a life-long condition in which periods of wellness alternate with recurrences of illness.

25 million Americans will have an episode this year alone, but only one-half receive treatment. If untreated, episodes commonly last anywhere from a few months to many years.

According to the World Health Organization, depression is a leading cause of disability worldwide and represents a global public health challenge. Depression is treatable in most people.

For more information, visit the National Alliance on Mental Illness website at www.nami.org.

About Megan's Business

The programs for active seniors at Dance4 Life & Health are designed to facilitate social interaction by offering modified Zumba in a dance party atmosphere. Megan Riggs is committed to helping seniors reap the mental health benefits of fitness by creating new bonds and friendships through Zumba.

For more information, visit

www.Dance4LifeandHealth.com.

With the right support, Megan found her path to a better future. Find yours. To learn more, call the Ticket to Work Help Line at **1-866-968-7842 (V)** or **866-833-2967 (TTY)**, or visit www.socialsecurity.gov/work.

Find Benefits Counseling Help

Benefits counselors (also known as benefits advisors) are professionals who can explain how Work Incentives apply to you. Professionals who have completed Social Security-sponsored training that qualifies them to offer benefits counseling are known as “Community Work Incentives Coordinators” (CWICs).

Some ENs, and community-based organizations known as “Work Incentives Planning and Assistance Projects” (WIPA), have CWICs on staff. A CWIC can help you make an informed decision about employment. To find a provider that offers benefits counseling, visit www.socialsecurity.gov/work/ and use the “Find Help” tool. Use the “Advanced Search” feature to pinpoint services tailored to you. Select “Work Incentives Counseling” on the services menu to begin your search. Those providers that offer benefits counseling will have an EN Profile that indicates there is a “benefits advisor on staff.”

"I'm not going to say that sometimes I don't fall back into the abyss. But now I know I have the tools I need. I know that I will keep moving. Ticket to Work can help you... move forward with your life".

Megan learned more when she called the Ticket to Work Help Line and received a list of ENs that could help her. In 2010, she connected with TransCen, Inc., an EN in Rockville, MD. She was grateful to find attentive professionals who answered her questions and introduced her to resources that could help her succeed in the workforce. Megan met with a benefits counselor, who began by addressing her concerns about the risks connected with going back to work. Megan was relieved to learn that she would not lose her benefits as soon as she went back to work. She would have time to determine whether full-time employment was right for her.

Forward

TransCen worked with Megan to develop an Individual Work Plan (IWP), a road map designed to help her reach her employment goals. She received career counseling, help with interview skills, assistance with resume writing, and help identifying employers. With a Bachelor's degree in Forensic Science and Biology, Megan was well equipped for the job she landed months later at a biomedical research company. She regained the focus she had lost, along with a greater sense of control in her life. Megan made progress at work and by 2011, earned enough money to leave SSDI cash benefits behind. She had more choices when she no longer was forced to rely on a fixed income. Megan resumed competitive ballroom dancing, a hobby she loved, recovered her physical health, and went back to the social lifestyle she missed.

